



**NTT DATA**

Trusted Global Innovator

# MERCHANT SCREENING

Automated on-boarding and on-going monitoring solution using the information on the internet

MarkLogic Centre of Excellence Nov.2019



# Companies need labor saving and speed-up

## Screening Process

Speed

*Automated and expedited screening process are required to accelerate operations*

Frequency

*Not only Onboarding screening but also regular monitoring - Ongoing screening - should be done to reduce risks*

Various Data

*Customers cannot take full advantage from internet information. New insight from the latest information on the internet is useful nowadays*



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Banker



Manufacturer



Artist



Telecom Service  
Provider



Others

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Each expert should have its own view aligned with the specific objectives.



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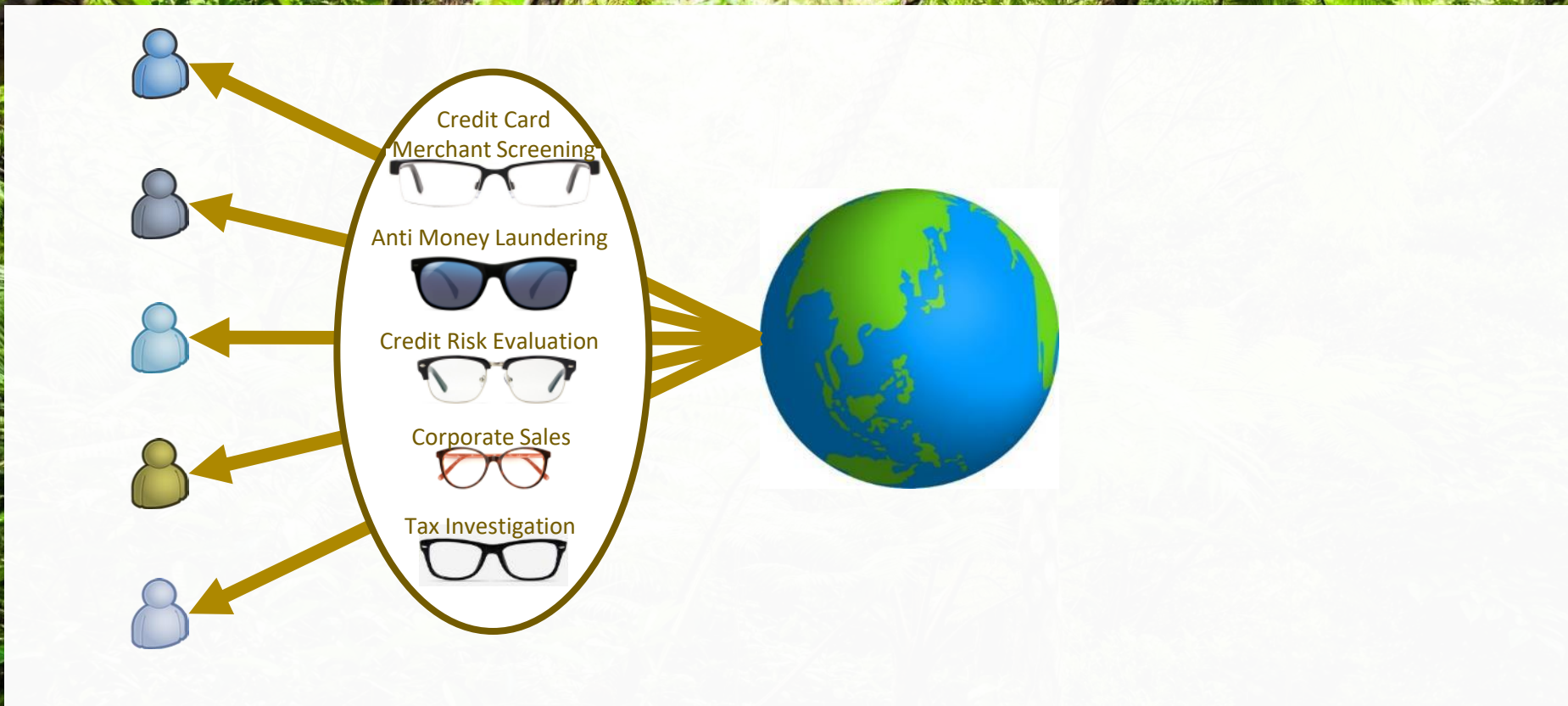


Telecom Service  
Provider



# Intelligent crawler provides the personal glass

We have designed and built the glasses for the specific industries for their operational and analytical excellence.

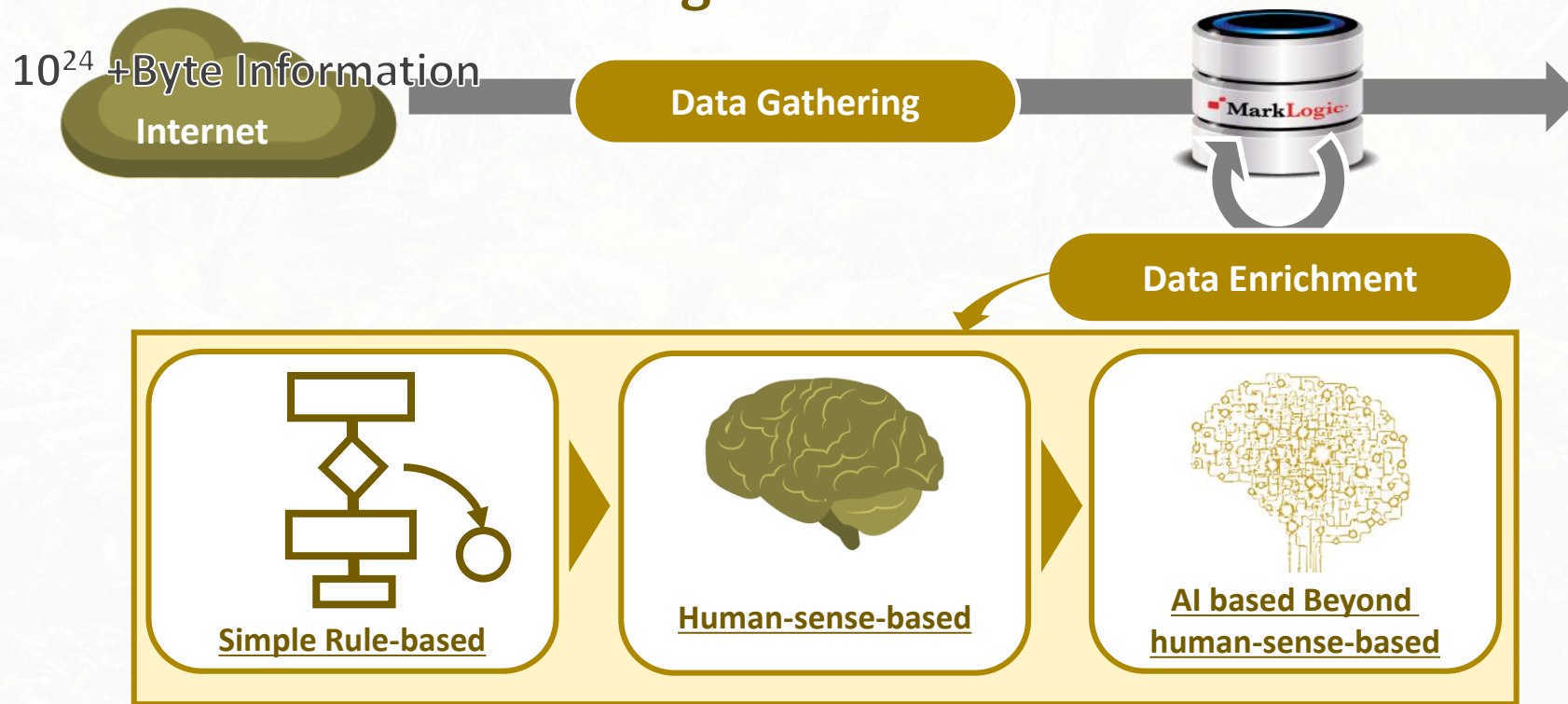




# AI-base technology

Our solution looks into the information just as a human does. Furthermore, our solution goes beyond a human with AI technologies.

## Intelligent Crawler





# Success Story

## Challenges

- The acquiring bank has millions of merchants.
- Even only on-boarding screening, too much labor work required.
- No on-going screening is done due to the lack of time or labor power.
- Customers are struggling to get full advantages from up-to-date information on the internet.

## Lower costs

- We automate the whole screening process
- Only notification level results must be checked manually
- We reduce on-boarding screening processing time from 2 days to 10 minutes
- A customer was able to reduce the cost for the on-going screening to 1/10

## Other benefit

- not only onboarding screening but also ongoing screening can be done with efficiency and advanced
- By using the information from the internet, customers has been able to detect the latest problems of the monitored entities
- Customers can take quick action in the end

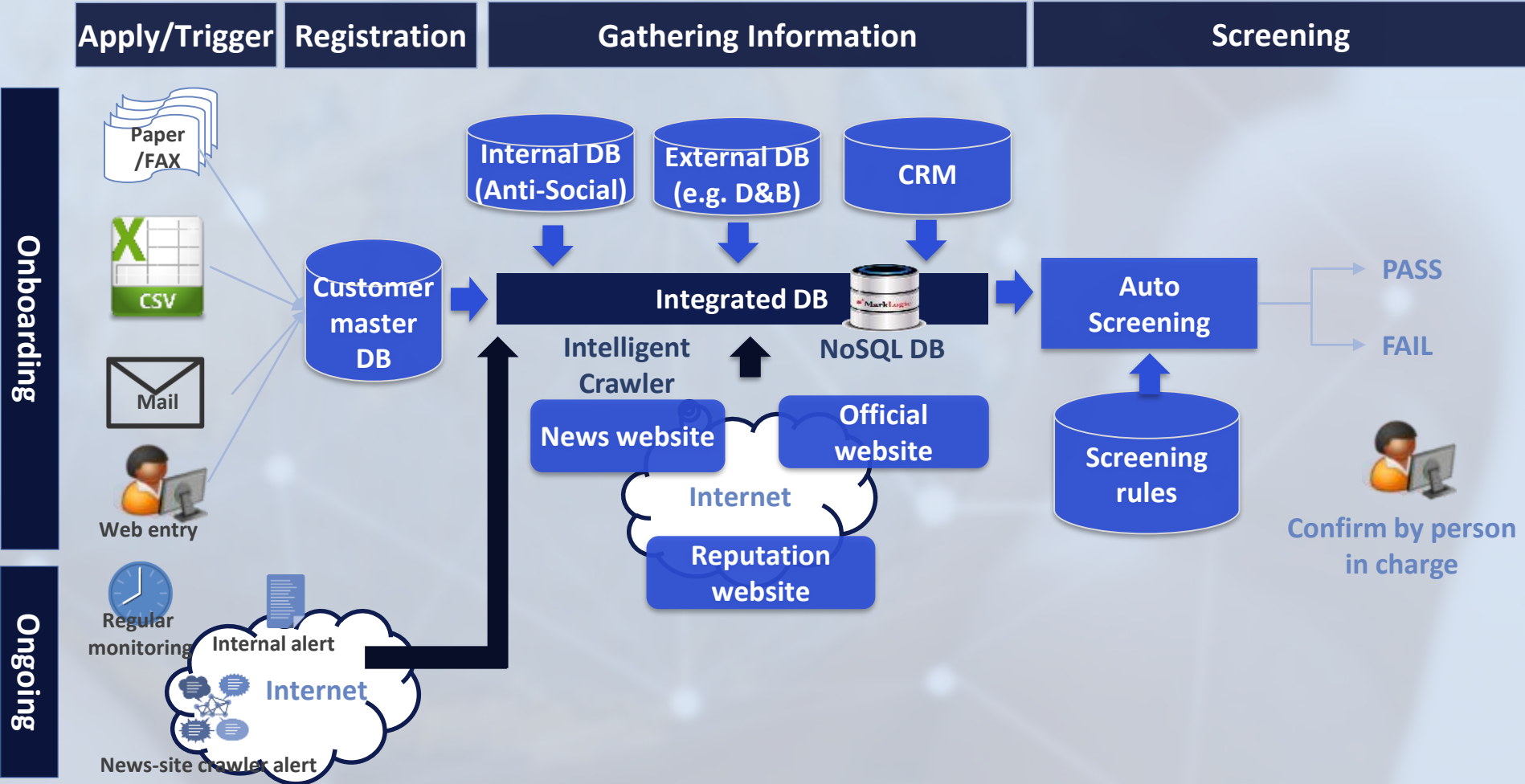


# Benefits to utilize information on the internet

Data Source	Data	Benefit
Official website of merchant	Merchant profile (company name, physical address, etc.)	<ul style="list-style-type: none"><li>• <b>Check if official website meets regulation requirements.</b> (e.g. Act on Specified Commercial Transactions in Japan, The Electronic Commerce (EC Directive) Regulations 2002 in UK)</li></ul>
	Product information	<ul style="list-style-type: none"><li>• <b>Check if merchant sells illegal products or prohibited products and services by VISA/MASTER.</b><ul style="list-style-type: none"><li>✓ child pornography</li><li>✓ illegally downloaded or ripped music and movies</li><li>✓ super copy</li><li>✓ illegal drug</li><li>✓ weapon, etc.</li></ul></li></ul>
Reliable news website	Negative information	<ul style="list-style-type: none"><li>• <b>Catch scandals of merchant and conduct emergent ongoing screening.</b><ul style="list-style-type: none"><li>✓ suspension order</li><li>✓ manager arrested</li><li>✓ Brothel</li></ul></li></ul>
Review / gossip website	Negative information	<ul style="list-style-type: none"><li>• <b>Catch the suspicion information</b> (what people post online) of:<ul style="list-style-type: none"><li>✓ scan website</li><li>✓ rip-off shop</li></ul>e.g. We can see review comments such as “Avoid this website. I bought a product but it has not been arrived!”, “This bar is rip off!”</li><li>• <b>Check not only an e-commerce shop but also a physical shop.</b></li></ul>



# System Overview





# About Us

We are MarkLogic Center of Excellence in München.



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